

PX 415

Message

From: [REDACTED]@gmail.com]
 on behalf of [REDACTED]@gmail.com> [REDACTED]@gmail.com]
 Sent: 12/9/2020 5:00:00 AM
 To: Brad Garlinghouse [REDACTED]@ripple.com]
 Subject: [REDACTED] proposal for 2021

Brad:

This is the time of year when [REDACTED] has approached Ripple in search of a sponsorship commitment for the upcoming year. You and I already briefly discussed this, and you made the very valid point that if we could make a sensible case for our value, it would be meaningfully considered.

In the few weeks since you and I had that conversation, the situation has changed.

I believe we've been able to show over the course of the year that the site has been incredibly valuable in advancing Ripple's aims. I have attached a spreadsheet that contains almost 50 stories that align with Ripple's goals. This is not logrolling. The reason they align is because I believe in Ripple's mission. We commission stories and hire editors not to do Ripple's bidding, but to reflect our site's basic view that there ought to be for-profit, run-by-adult, regulation-compliant companies in the crypto space. In short, [REDACTED] aligns with Ripple's goals because I believe in Ripple's goals.

The last few weeks have obviously changed the math. I believe you have depended on me in a different way and I have shown myself to be a wartime consigliere. You've needed advice and strategy, and not just strategy but implementation. I believe I've come through. I believe you recognize the value of knowing there's a serious, respected outlet out there to frame arguments in a way that allows other publications and the company itself to expand upon them.

You saw the value of the lawsuit story and how it echoed throughout cryptoworld. But even the lengthy profile we ran, which the company didn't fully love at first ... I'd argue that the ability to get on the phone with a site's owner and suggest modifications and explain nuances is incredibly valuable as that story will come up for years in future Google searches.

In years past, we have submitted formal presentations that detail the various good news points about our site. This year has continued good news. The resurgent crypto boom has helped lead traffic to all-time highs in three consecutive months. We have also raised our domain authority from 44 to 47 in 2020. (That's a big deal.) But I'm submitting this as a direct letter to you rather than a formal proposal this year, for two reasons.

One, I think that you have seen during these last couple weeks of existential emergency that the value we bring to the table really cannot be reduced to a PowerPoint presentation.

Two, because I am no longer on the board, the site can actually be far more valuable. There are no longer any conflicts of interest, and even our site's editor, who is regarded as a total stickler for journalism ethics, feels much more comfortable with arguably pro Ripple stories.

I am asking you to commit to a sponsorship for 2021 of \$628,000 -- same as the last three years. We have continued to lessen our dependence on Ripple. That number represents just over half of our

planned budget for the year of \$1.2 million. But the truth is, without it, [REDACTED] may cease to exist, and certainly would cease to exist in its current form.

You've got a lot on your plate. So have I. Let's come to terms on the coming year, get through these crises, and then go slay the future.

[REDACTED]

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[illegible]

Head

XRP is back in the No. 3 slot. What caused its sudden surge?

U.S. intelligence head asked SEC to investigate Chinese control over crypto: Report

Is altseason upon us? As Bitcoin falters, Ether and XRP surge ahead

China launches second lottery to test digital yuan

Slow, costly payment systems push Bitcoin higher: SEC's Jay Clayton

Is China's top crypto exchange Huobi looking to acquire South Korea's and Japan's top exchanges?

SEC Chair Jay Clayton stepping down early

Texture Capital gains U.S. regulator's approval to issue tokenized securities

SEC taking dim view of Wyoming's claim it can authorize crypto custody

China calls digital yuan tests a great success

China's digital yuan will not compete with AliPay or WeChat Pay

Citing SEC settlement Kik moves forward with Kin token

The Bahamas launches its ‘Sand Dollar’ digital currency before China
Kik to pay \$5M fine, ending two-year legal fight with SEC
With Ripple’s \$10 million donation, Mercy Corps strengthens its bet on crypto
SEC’s Hester Peirce: Post-election crypto regulation needed
Ripple’s Garlinghouse: U.S. regulators ‘advantaging’ Chinese crypto technologies
Ripple partner Temenos to power Swiss digital investment bank FlowBank
Ripple launches XRP loans for customers
Ripple scores big win over weekend
Chris Larsen: Ripple thinking about leaving U.S.
Ripple pledges to become carbon neutral by 2030
China’s digital yuan ready for deployment
SEC fines Rapper T.I. \$75,000 over fraudulent FLiK, CoinSpark ICOs
Huge wins for Digital Asset in China, Asia Pacific

Online gaming platform with A-list investors killed by SEC
Acceptance of China's upcoming digital yuan mandatory
Ripple: YouTube 'setting aside common sense' as it tries to throw out lawsuit
EU has five years to combat China's digital yuan
Higo Bank Joins Ripple-Based Digital Payments App MoneyTap
Tezos pays \$25M to settle securities law class action suit
Watch out China: Digital Currency Group wants U.S. to mine more Bitcoin
Fed up with scams and hacks, Binance launches industry-wide alliance against crypto crime
What's up with Ripple?
Brash airline CEO dubs Bitcoin a 'Ponzi scheme' after his image is used in crypto scam ads
Launching its own digital currency, China take aim at digital payment titans
Wozniak lawsuit tells YouTube: Be more like Twitter on bitcoin giveaway scams
Bitcoin blamed for devastating Twitter hack?

Roger Ver-y angry over Bitcoin.com YouTube takedown
Brad Garlinghouse: Ripple Twitter hijacked by giveaway scam
Paul Grewal poached from Facebook to become Coinbase's chief legal officer
Jay Clayton's leaving the SEC. Could this be crypto's big break?
'Crypto Dad' Chris Giancarlo: XRP is not a security
Will crypto be first as Google targets scams with advertiser KYC?
Garlinghouse, Ripple sue YouTube over XRP giveaway scams
Ripple, Intermex pen Mexican remittances deal
Coinbase, Ripple executives fight market manipulation to woo general public
Garlinghouse hints hard Ripple will go public

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Subhead

Is XRP basking in the glow of Bitcoin's gains, a forthcoming airdrop, or is excitement building over a new Ripple patent? The main theories behind the altcoin's triple-digit rise

The Washington Examiner reports that Director of National Intelligence John Ratcliffe asked SEC Chairman Jay Clayton to investigate the control China's mining dominance gives it over cryptocurrency

Altcoins are picking up where the world's biggest cryptocurrency left off, with XRP surging by a staggering 113% over the past seven days to regain its Top 3 spot

China's central bank will repeat its \$1.5 million "red envelope" central bank digital currency program in Suzhou, following the successful run in Shenzhen

The Securities and Exchange Commission's chairman said the financial system's inefficiencies will help crypto payment solutions arise; a new Senate ally will also help

A reporter suggests that Huobi is willing to acquire Japan's largest exchange Bitflyer and Korea's largest exchange Bithumb, but an investigation has put the deals on hold

An unpopular figure in the cryptocurrency and digital asset industry, under Clayton the Securities and Exchange Commission declared almost all cryptocurrencies were securities, led a legal assault on ICOs, and blocked bitcoin EFTs

FINRA granted the firm both a digital securities broker-dealer and Alternative Trading System operator license

The Securities and Exchange Commission is seeking comments on Wyoming's recent No-Action Letter authorizing state-chartered trust companies to custody traditional and digital asset

However the launch of the central bank digital currency will not be soon, as a legal framework still needs to be created

Despite threatening an anti-trust investigation this summer, the head of China's digital currency said it will co-exist with the two dominant mobile payment services

Unfortunately, the Securities and Exchange Commission and Kin Foundation appear to have different opinions over whether KIN is still a security

The Central Bank of The Bahamas launched the world's first central bank digital currency to facilitate transactions on the remote islands that power its tourism economy

Although the multimillion-dollar fine might seem like a slap on the wrist given that Kik held a \$100 million ICO, legal expenses have had a toll on the company

The nonprofit has already joined forces with the Libra Association and Celo Foundation to use blockchain technology to bring the poorest into the global financial system

From stablecoins to decentralized exchanges, regulators are struggling to regulate a moving target said the SEC Commissioner known as "Crypto-Mom"

The international payments firm's CEO repeated warnings that regulatory uncertainty is driving the company to consider leaving the U.S.

Swiss bank FlowBank will leverage RippleNet for settlements, thanks to its partnership with banking software firm Temenos

Ripple's new "Line of Credit" tool helps firms put working capital to use in multiple markets without arranging credit everywhere

Judge throws out nearly all of the claims in a class action suit calling XRP an unregistered security illegally and fraudulently sold by Ripple

Speaking at a conference, the international payments firm's co-founder said unfriendly regulations are driving Ripple to consider moving its headquarters

The international payments firm announced that the XRP Ledger Foundation will also go carbon neutral, using the blockchain-based EW Zero platform

People's Bank of China calls digital yuan a weapon in a "new battlefield" between nations

The Atlanta recording artist formally known as Clifford Harris Jr. promoted the two ICOs, which were frauds created by film producer Ryan Felton, who is also facing criminal charges

China's massive Blockchain-based Service Network will use the DAML smart contract language exclusively, while BNP Paribas adopts it for trading and settlement platforms

Ashton Kutcher and Mark Cuban were among the investors in Unikrn, which is paying a \$6.1 million penalty that is 'substantially all of the company's assets' and disabling its tokens

Businesses and individuals will be required to accept the central bank digital currency once it is launched, according to a representative of the People's Bank of China

The video-sharing site is accused of being 'willfully blind' when it comes to giveaway scam videos, as the payments firm rejects YouTube's attempts to get the suit dismissed

German think tank dGen editor Maggie Clarendon warns the euro will be overtaken by the Chinese central bank digital currency unless the EU launches its own by 2025

The financial institution is joining MoneyTap in order to tackle the high settlement fees in Japan

The funds will be distributed among "all persons and entities" who have participated in the 2017 Tezos' initial coin offering

Barry Silbert's expansive company has launched a new subsidiary called Foundry, which aims to create greater access to digital asset mining in North America

Binance, one of the world's biggest exchanges, believes closer collaboration between exchanges, analytics firms, and cybersecurity experts can help reduce thefts and abuses

The international financial transactions business has been up and running for years, yet it still gets a lot of flak for its influence over the third-largest cryptocurrency, XRP

Telling people to avoid crypto 'like the plague,' outspoken Irishman Michael O'Leary said: 'I have never, and would never, invest one cent in Bitcoin'

The People's Bank of China has called for an anti-trust investigation of Alipay and WeChat Pay, which together control 94% of the market. Is the forthcoming digital yuan responsible?

Citing Twitter's fast response to a huge and humiliating hack the Apple co-founder accused YouTube of deliberately allowing the fraudulent ads to remain online for profit

As the dust settles from one of the worst cybersecurity breaches in recent memory, many are focused on crypto giveaway scams, not social media's security failings

Bitcoin Cash founder Roger Ver announced that his Bitcoin.com streaming video site would migrate to Lbry.tv after YouTube banned its channel for two days without explanation.

The offer of 2,000 XRP for donating 1,000 XRP to COVID-19 relief was much too good to be true

He replaces Brian Brooks, who left Coinbase four months ago to join the Office for the Comptroller of the Currency; Grewal may presiding over a Coinbase IPO

There are hopes that his successor as SEC commissioner will increase the likelihood of a Bitcoin exchange-traded fund finally being approved

The former Commodity Futures Trading Commission chair was a leading force in removing the scarlet 'S' from bitcoin and ether, and he remains influential. But making the same argument for XRP is weakened as his law firm works for Ripple

The tech giant's newly announced advertiser identity verification campaign may help beat back scammers, but will legitimate crypto companies get caught in the crossfire?

Saying the social media giant has repeatedly ignored requests to take down channels robbing XRP holders by using his likeness and Ripple's logos, CEO Brad Garlinghouse has turned to the courts

International Money Express will use the blockchain payments company's XRP-powered On-Demand Liquidity service to cut costs and reduce wait times

The Blockchain Association says strong, fair federal regulation is needed to attract mainstream investors to cryptocurrency and support innovation

Speaking at the WEF in Davos, Ripple CEO Brad Garlinghouse strongly suggested that the payments and settlement firm will go public with a stock offering this year

URL









